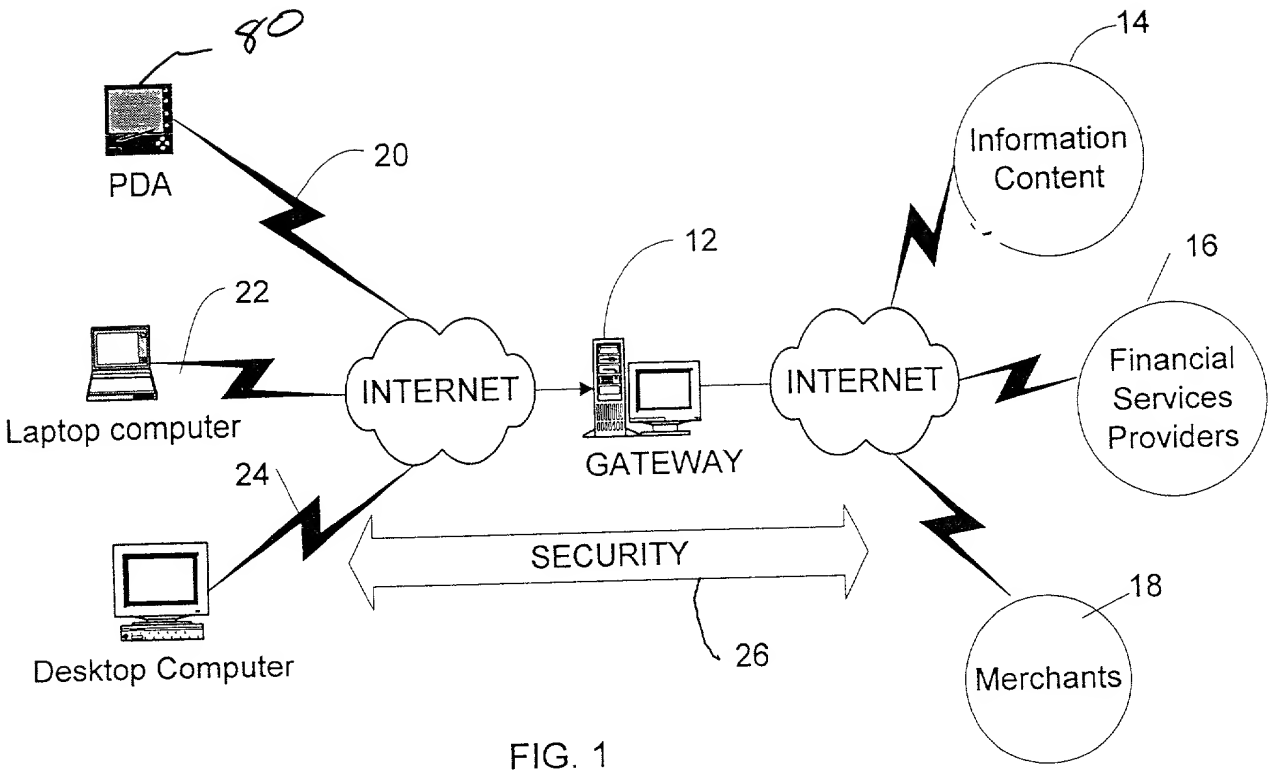
80
PDA
20
14
Information Content
12
16
22
INTERNET
INTERNET
Financial Services Providers
Laptop computer
GATEWAY
24
SECURITY
18
26
Merchants
Desktop Computer

FIG. 1

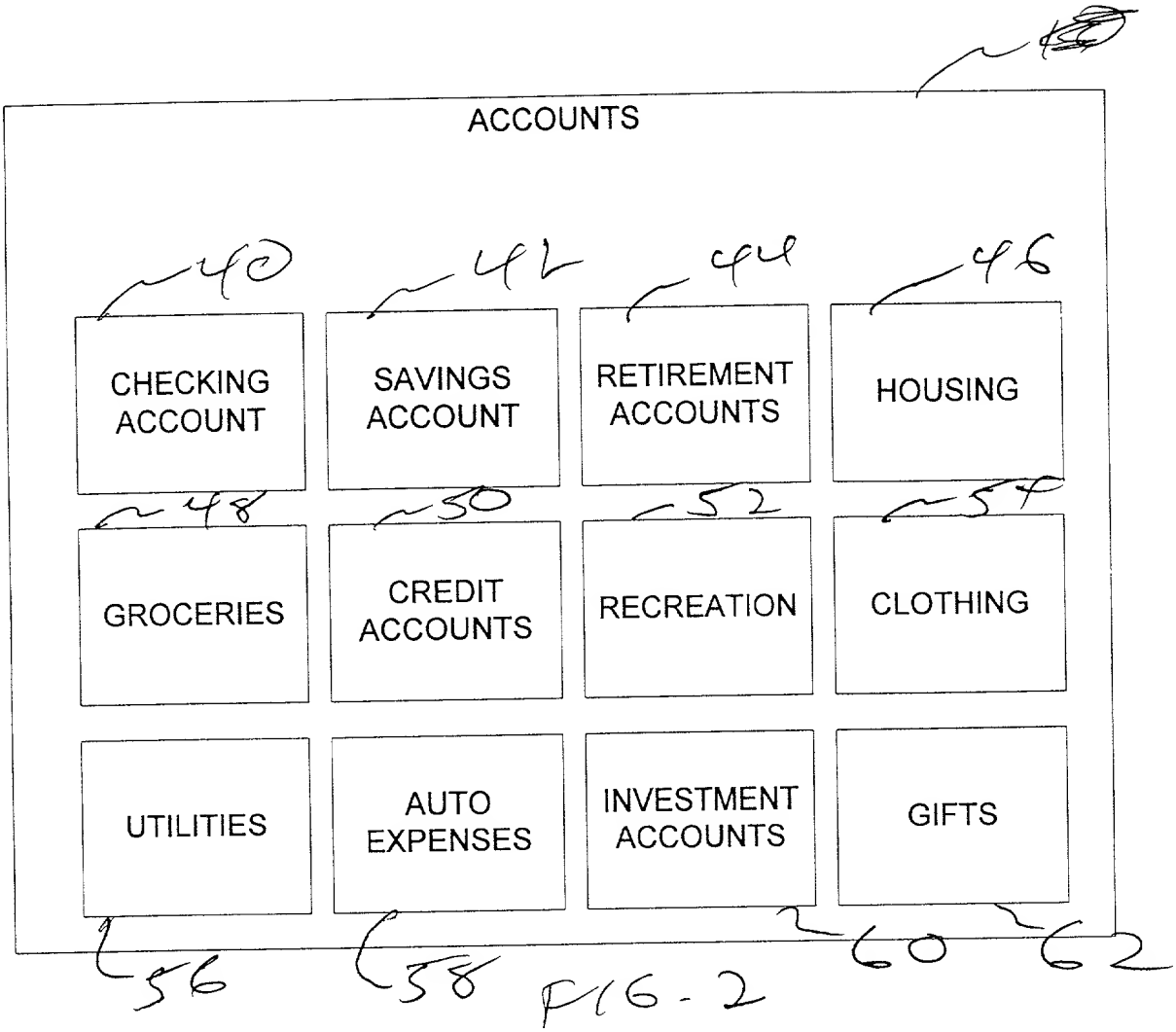

FIG-2

48

GROCERIES: PERIOD: MARCH, 2000

VARIABLE: FIXED:
AMOUNT SPENT: $XXX.XX
AMOUNT ALLOCATED: $YYY.YY
REQUIRED: DISCRETIONARY:

SUB ACCOUNTS:
- FOOD: $357.88
- EATING OUT: $75.00
- NON-FOOD ITEMS: $100.00
- MILK DELIVERY: $50.00
- BUTCHER DELIVERY: $75.00

PAYMENTS REGISTERED:
- JONES' GROCERY: $NNN.NN DATE:3/25/00
- BROWN'S CATERING: $MMM.MM DATE: 3/30/00

FIG-3

6,026,398 - 06/29/2000

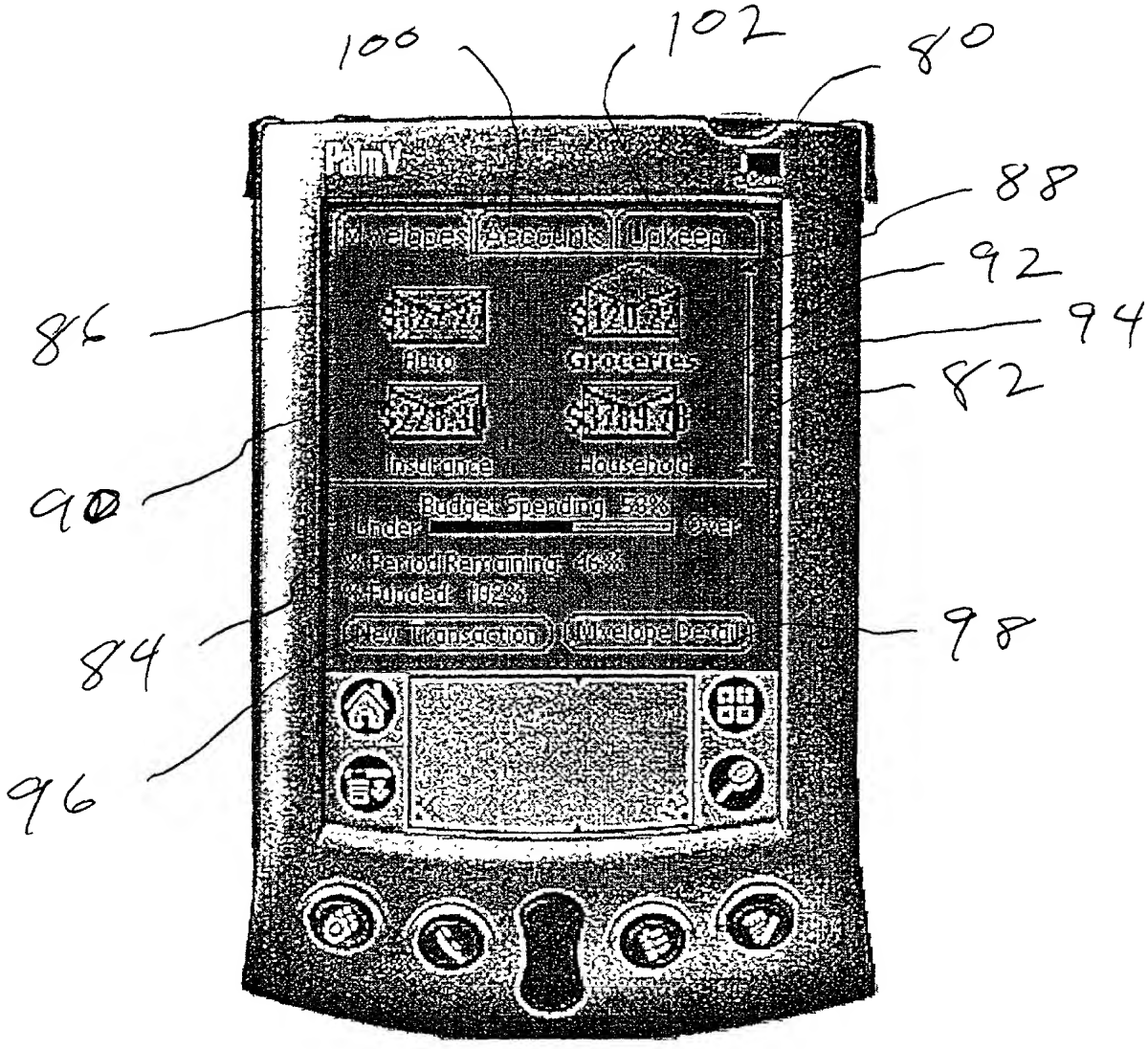
100
102
80
88
92
94
82
86
90
84
96
98
Envelopes
Accounts
Upkeep
Auto
Groceries
Insurance
Household
Budget Spending 58%
Under
Over
% Period Remaining: 46%
% Funded: 102%
New Transaction
New Envelope
Palm

FIG. 4

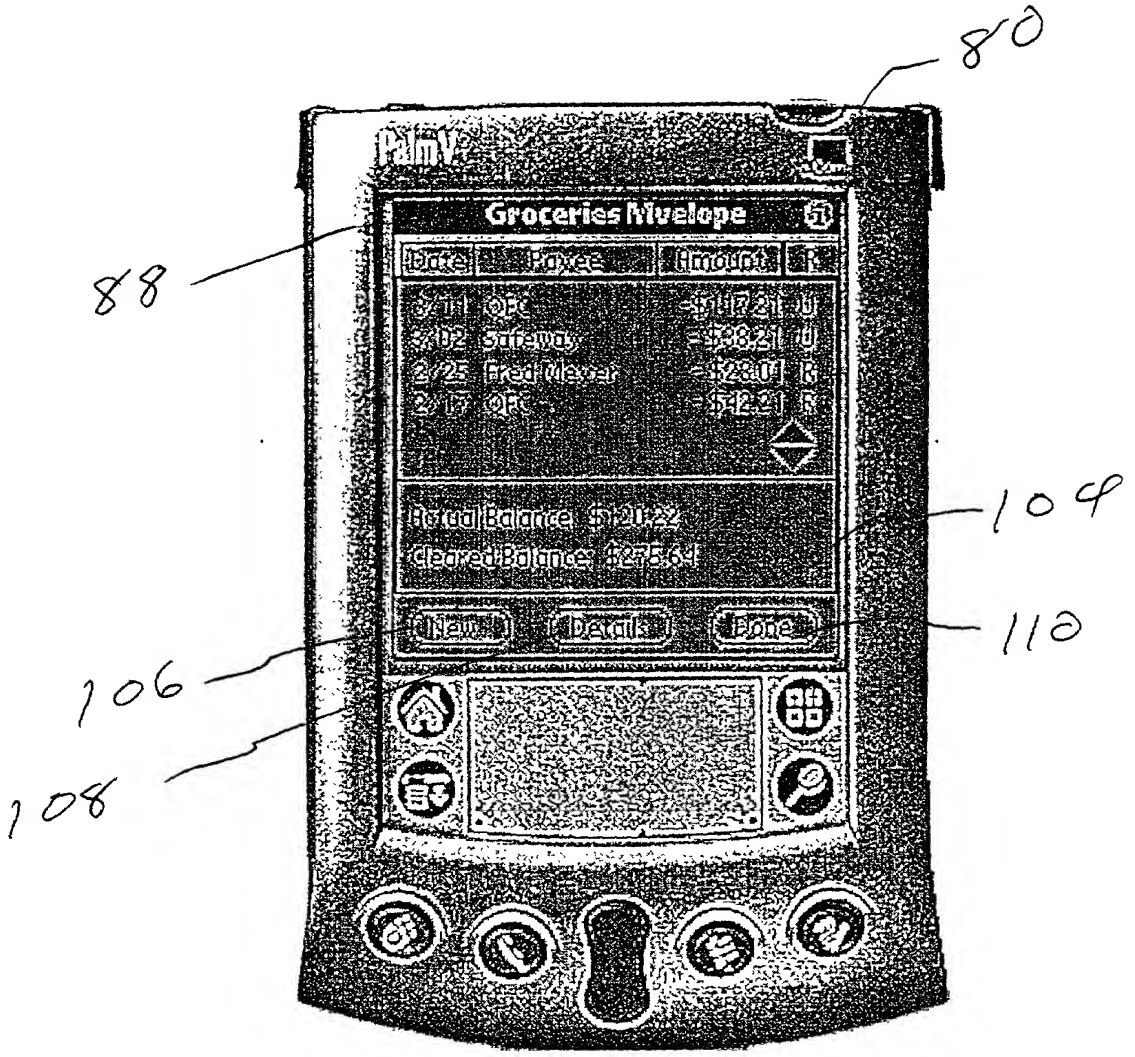
80
88
Groceries Nivelope
Date
Payee
Amount
R
Actual Balance: $120.22
Cleared Balance: $275.64
New
Detail
Done
104
110
106
108

FIG. 5

Express Mail Label No. EV 339950194 US

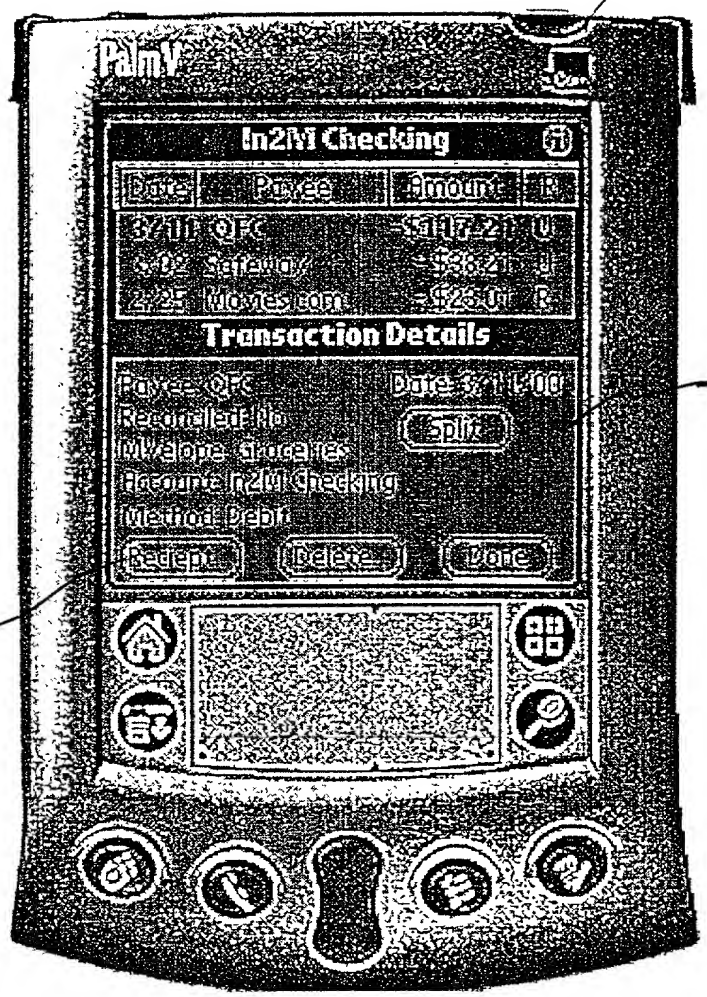

FIG. 6

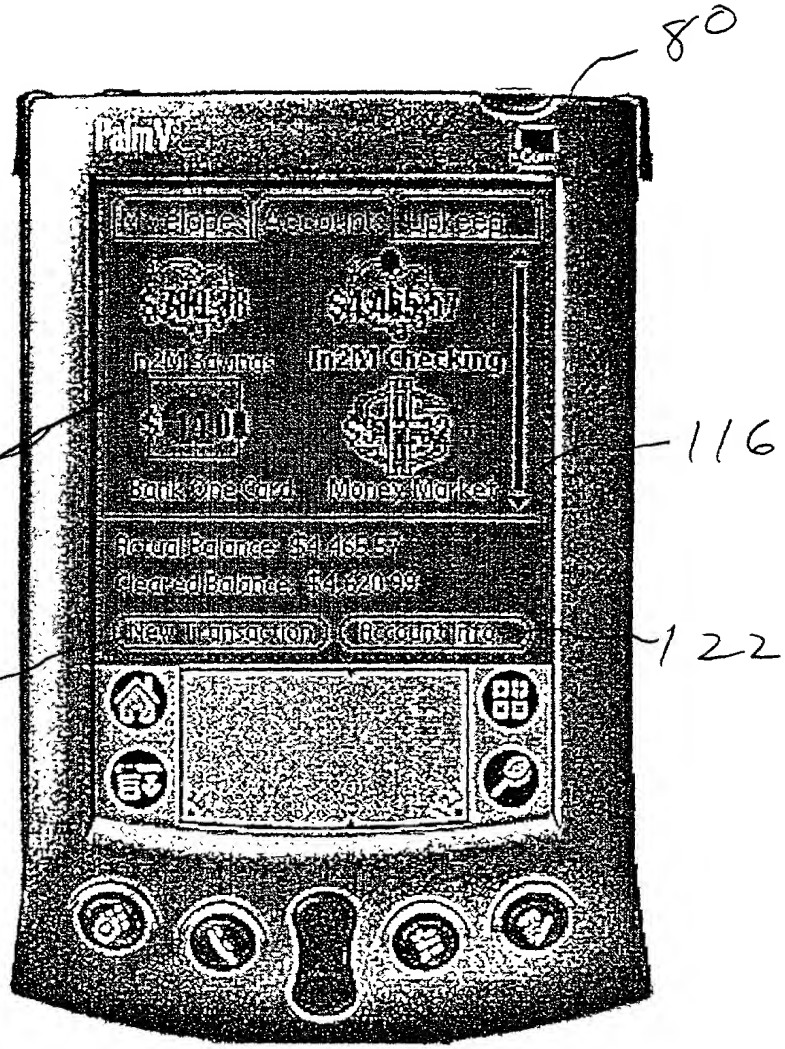
80
118
116
120
122
Bank One Card
Money Market
New Transaction
Account Info

FIG. 7

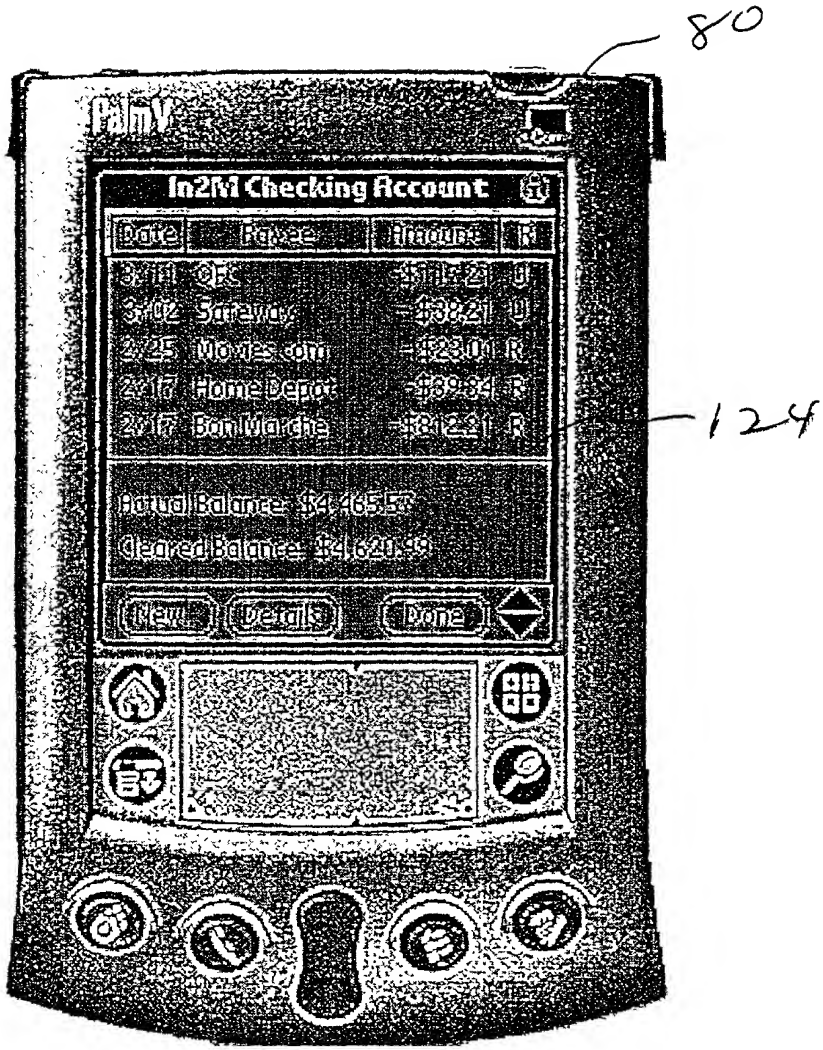

FIG. 8